

In re:  
Roxanne Ramos  
Wilfred Ramos  
Debtors

Case No. 19-17188-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Sep 24, 2024

User: admin  
Form ID: 138OBJ

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Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 26, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Roxanne Ramos, Wilfred Ramos, 7109 Valley Avenue, Philadelphia, PA 19128-3207
14422236	+ AES Members 1st Federal Credit Union, Attn: Bankruptcy, PO Box 40, Mechanicsburg, PA 17055-0040
14647492	+ Freedom Mortgage Corporation, C/O Andrew Spivack, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Suite 130 Mount Laurel, NJ 08054-1218
14430075	Pingora Loan Servicing, LLC, C/o Robert J. Davidow, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14552811	+ Pingora Loan Servicing, LLC, c/o Rebecca A. Solarz, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Phila., PA 19106-1541
14422259	+ Teresita V. Zamuco, 7109 Valley Avenue, Philadelphia, PA 19128-3207

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Sep 24 2024 23:59:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 24 2024 23:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14422237	+ Email/PDF: bncnotices@becket-lee.com	Sep 25 2024 00:08:29	Amex/Bankruptcy, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14482347	Email/Text: megan.harper@phila.gov	Sep 24 2024 23:59:00	Water Revenue Bureau, Pamela Elchert Thurmond, Tax & Revenue Unit, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14422238	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 25 2024 00:08:28	Cap1/Justice, Capital One Retail Svcs/Attn: Bankruptcy, Po Box 30258, Salt Lake City, UT 84130-0258
14422239	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 25 2024 00:08:09	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14437500	+ Email/PDF: ebn_ais@aisinfo.com	Sep 25 2024 00:08:43	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14422241	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 25 2024 00:08:08	Citibank, Attn: Recovery/Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
14422242	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 25 2024 00:08:08	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
14455848	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 25 2024 00:08:30	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14422243	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 25 2024 00:08:48	Citibank/Best Buy, Attn: Bankruptcy Dept., PO

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			Box 790441, Saint Louis, MO 63179-0441
14422244	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 25 2024 00:08:45	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
14422245	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 24 2024 23:58:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14422248	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 24 2024 23:58:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, PO Box 18125, Columbus, OH 43218
14422246	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 24 2024 23:58:00	Comenitybank/New York, Attn: Bankruptcy, Po Box 18215, Columbus, OH 43218
14422247	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 24 2024 23:58:00	Comenitycapital/bjsclb, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14422249	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 24 2024 23:58:00	Comenitycapital/prcpd, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14452709	Email/Text: bnc-quantum@quantum3group.com	Sep 24 2024 23:58:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14422250	+ Email/Text: cashiering-administrationservices@flagstar.com	Sep 24 2024 23:59:00	Flagstar Bank, Attn: Bankruptcy Dept, 5151 Corporate Drive, Troy, MI 48098-2639
14579023	+ Email/Text: Bankruptcy@Freedommortgage.com	Sep 24 2024 23:58:00	Freedom Mortgage Corporation, 11988 Exit 5 Parkway Building 4, Fishers, In 46037-7939
14454079	Email/Text: JCAP_BNC_Notices@jcap.com	Sep 24 2024 23:59:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14422240	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 25 2024 00:08:28	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14452854	+ Email/Text: unger@members1st.org	Sep 24 2024 23:59:00	Members 1st Federal Credit Union, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
14452194	^ MEBN	Sep 24 2024 23:54:38	PINGORA LOAN SERVICING, LLC, FLAGSTAR BANK F.S.B., 5151 CORPORATE DRIVE, TROY MI 48098-2639
14445614	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 25 2024 00:08:43	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14422251	+ Email/Text: bankruptcy1@pffcu.org	Sep 24 2024 23:58:00	Police & Fire Federal Credit Union, Attn: Bankruptcy Dept, 901 Arch Street, Philadelphia, PA 19107-2495
14455877	+ Email/Text: bankruptcy1@pffcu.org	Sep 24 2024 23:58:00	Police and Fire Federal Credit Union, Greenwood One, 3333 Street Road, Bensalem, PA 19020-2022
14452705	Email/Text: bnc-quantum@quantum3group.com	Sep 24 2024 23:58:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14452704	Email/Text: bnc-quantum@quantum3group.com	Sep 24 2024 23:58:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14422252	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 25 2024 00:08:42	Syncb/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14422253	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 25 2024 00:08:01	Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14422254	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 25 2024 00:08:07	Synchrony Bank / Mastercard, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14422255	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 25 2024 00:08:43	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-0001
14422256	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 25 2024 00:08:43	Synchrony Bank/Lowes, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060

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14422257	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 25 2024 00:08:43	Synchrony Bank/Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14456235	+ Email/Text: bncmail@w-legal.com	Sep 24 2024 23:59:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14422258	+ Email/Text: bncmail@w-legal.com	Sep 24 2024 23:58:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
14422260	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Sep 24 2024 23:58:00	Toyota Financial Services, Atty: Bankruptcy Dept, PO Box 8026, Cedar Rapids, IA 52408-8026
14438196	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Sep 24 2024 23:58:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14436519	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Sep 24 2024 23:58:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14422261	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Sep 25 2024 00:08:36	Wells Fargo Bank NA, Attn: Bankruptcy Department, 1 Home Campus, MAC X2303-01A, Des Moines, IA 50328-0001
14455523	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Sep 25 2024 00:08:43	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14454802	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Sep 25 2024 00:08:43	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 43

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14647493	*+	Freedom Mortgage Corporation, 11988 Exit 5 Parkway Building 4, Fishers, In 46037-7939
14466732	*+	Pingora Loan Servicing, LLC, Flagstar Bank F.S.B., 5151 Corporate Drive, Troy, MI 48098-2639
14455526	*	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 26, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2024 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com

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BRAD J. SADEK

on behalf of Joint Debtor Wilfred Ramos brad@sadeklaw.com  
bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com

BRAD J. SADEK

on behalf of Debtor Roxanne Ramos brad@sadeklaw.com  
bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com

DENISE ELIZABETH CARLON

on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com

DENISE ELIZABETH CARLON

on behalf of Creditor Pingora Loan Servicing LLC bkgroup@kmlawgroup.com

ROBERT J. DAVIDOW

on behalf of Creditor Pingora Loan Servicing LLC robert.davidow@phelanhallinan.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

THOMAS SONG

on behalf of Creditor Pingora Loan Servicing LLC tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Roxanne Ramos	)	Case No. 19-17188-amc
	)	
Wilfred Ramos	)	Chapter: 13
	)	
Debtor(s).	)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: September 24, 2024

For The Court

Timothy B. McGrath  
Clerk of Court